A step-by-step guide for registering your trust

Suitable for customers and investors

Using this easy to use guide

This guide explains how to register a trust with HMRC's Trust Registration Service (TRS), obtain proof of registration, and, where required, register for Automatic Exchange of Information (AEOI).

Most trusts are expected to register with TRS, whereas only certain trusts will need to register for AEOI purposes.

Section 1 covers TRS registration and obtaining proof of registration. Section 2 covers AEOI registration.

The instructions contained in this guide are based on Quilter's understanding of the relevant legislation. If you need assistance, or have questions about the registration process we recommend contacting your financial/legal adviser or HMRC.

Contents

Section 1 – Trust Registration Service

Introduction

What is the Trust Registration Service (TRS)?

The Trust Registration Service (TRS) is HMRC's online register of trusts. Its purpose is to collect information about trusts, trustees and beneficial owners to support efforts to prevent tax evasion, money laundering and terrorist financing. Trustees use the service to register a trust, provide the required information and keep that information up to date where required.

Does my trust need to register?

All express trusts must register if the answer is YES to any of the following:

- All trustees are UK resident.
- There is at least one UK resident trustee AND the settlor is UK resident.
- There is at least one UK resident trustee AND the trust enters a UK business relationship.
- The trust holds UK property or land.
- The trust holds UK assets and has a UK tax liability.

Are there any exemptions?

Trusts which are exempt do not need to register unless there is a tax liability. The following is a list of the most common exemptions which apply. For a full list of exemptions, please refer to your financial/legal adviser or HMRC.

- Non-Express trusts.
- UK registered pension schemes.
- UK registered charities.
- Personal injury trusts.
- Trusts which qualify for the vulnerable beneficiary election (includes bereaved minors trust).
- Trusts where the only asset is a life assurance policy. This exemption does not apply to insurance policies designed to provide investment returns which have the option to pay regular or periodic surrenders during the term of the policy. Trusts holding a Quilter Collective Investment Bond (CIB) are not covered by this exemption.
- General exclusion for smaller trusts
  - Total trust assets valued £10,000 or less, and
  - The trust's annual income is £5,000 or less, and
  - Non-Financial assets (e.g. Art, jewelery) held by the trust are £2,000 or less.

Which trustee should register the trust?

Only one trustee can register the trust. The trustees should decide which trustee that will be. HMRC refers to this person as the 'lead trustee'. In this context, being the lead trustee does not give that individual any additional powers or responsibilities beyond acting as the main point of contact with HMRC.

When should the trust be registered?

The trust must be registered within 90 days of the trust's declaration date.

Do I need to update the trust register?

You must update the register within 90 days of any change in the personal details of the trustees, beneficiaries or protector.

If your trust has a tax liability, you must update the register by 31st January following the end of the tax year.

Why do I need proof of registration?

Under anti-money laundering regulations, firms such as Quilter must obtain proof that a trust has been registered. They must also check whether the information they hold matches the information reported to HMRC and report any discrepancies. The HMRC 'Proof of Registration' document is used to demonstrate that the trust has been registered.

Definitions

Express trust

A trust created deliberately by a settlor, usually with a Trust Deed or written into a Will, rather than one created by the operation law. All Quilter branded trusts deeds (including the designated account) are express trusts.

Tax liability

For example, income tax, capital gains tax or inheritance tax. In this context we're referring to a tax liability which is reported and paid by the trustees rather than the settlor or beneficiary.

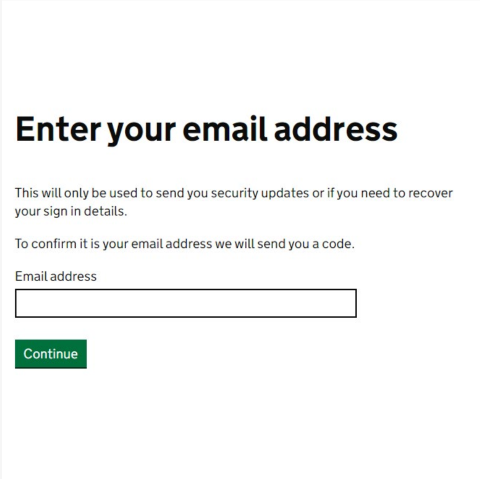
Failure to register your trust, keep the the register up to date, or provide proof of registration may result in a fine from HMRC of £5,000

Part A – Create a Government Gateway ID for your trust

Step 1

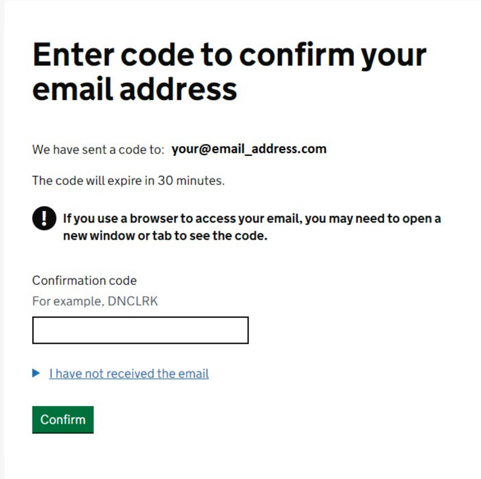
- Visit: ***www.gov.uk/guidance/register-a-trust-as-a-trustee#how-to-register***
- Select 'Register Now'.
- Select 'Create sign in details'.

Step 2



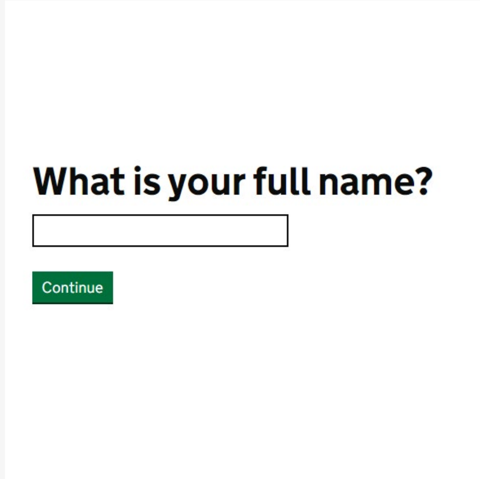
- Enter an email address.
- Press 'Continue'.

Step 3



- HMRC will send a code to the email address you provided.
- Check your email, enter the code on this screen and press confirm.
- If you do not receive the code, select 'I have not received the email' and follow the instructions.

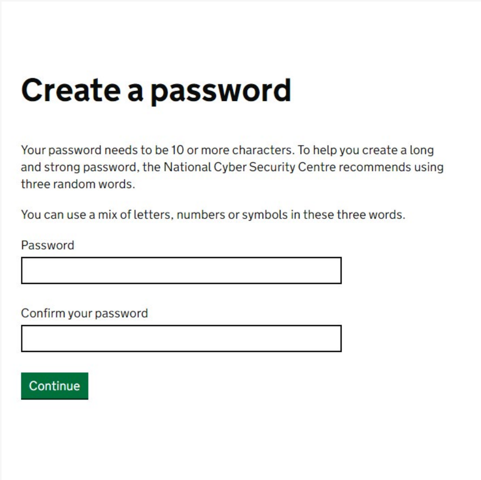
Step 4



- Enter the full name of the lead trustee elected to register this trust.

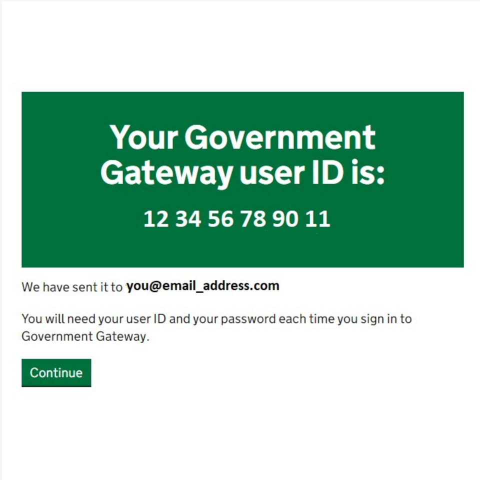
Part A – Create a Government Gateway ID for your trust

Step 5



- Create a password using the guidance shown.
- Press 'Continue'.

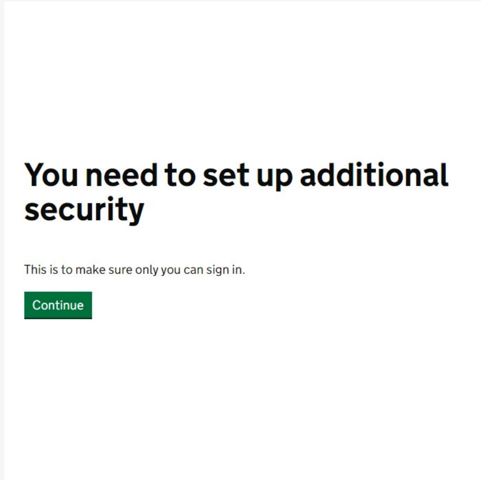
Step 6



- You're presented with your new Government Gateway ID. Take note of this number and keep it in a safe place.
- You'll need this number to view/update the register in the future.
- Press 'Continue'.

In some cases you may now be prompted to specify the type of account you wish to create. You should select 'Organisation'.

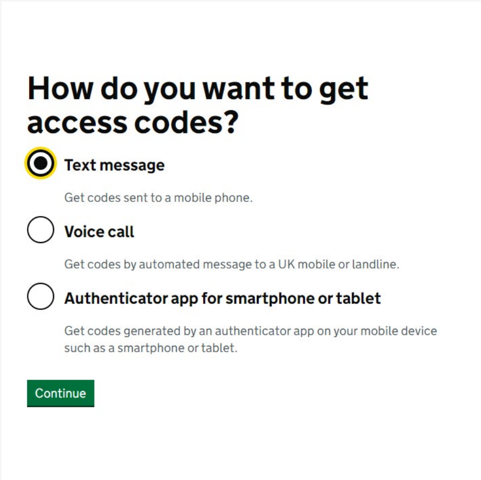
Step 7



- You'll be required to provide additional security to keep your account secure.
- This will also help recover your account if you forget your login details.
- Press 'Continue'.

Part A – Create a Government Gateway ID for your trust

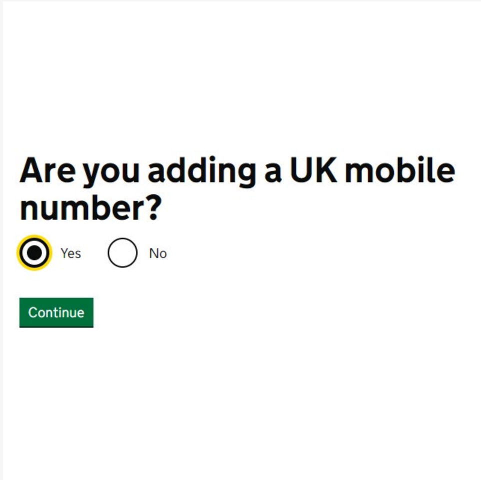
Step 8



- Choose one of these three options.
- For simplicity, this guide will only cover 'Text Message'.
- Select 'Text Message'.
- Press 'Continue'.

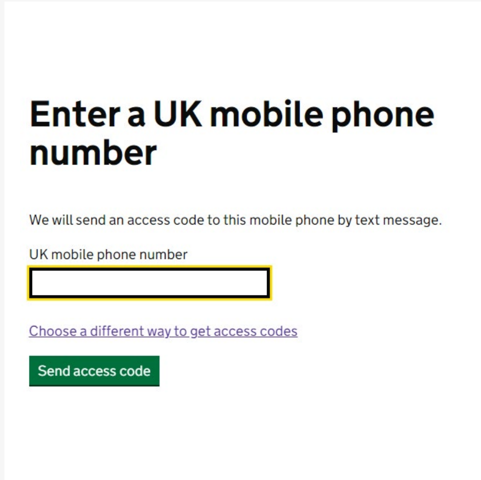
If you choose another option, complete the steps as instructed and move to Part B of this guide.

Step 9



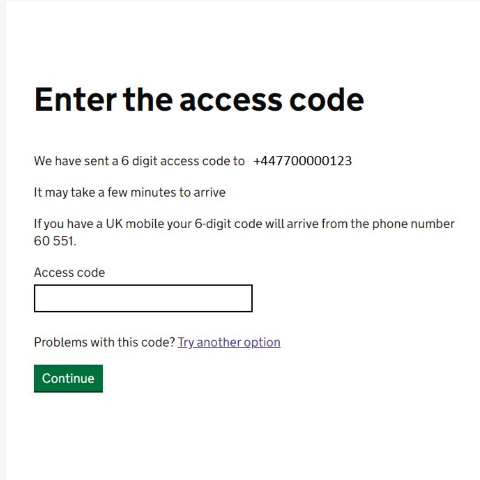
- You'll need a UK mobile number.
- Select 'Yes'.
- Press 'Continue'.

Step 10



- Enter a mobile phone number.
- Select 'Send access code'.

Step 11

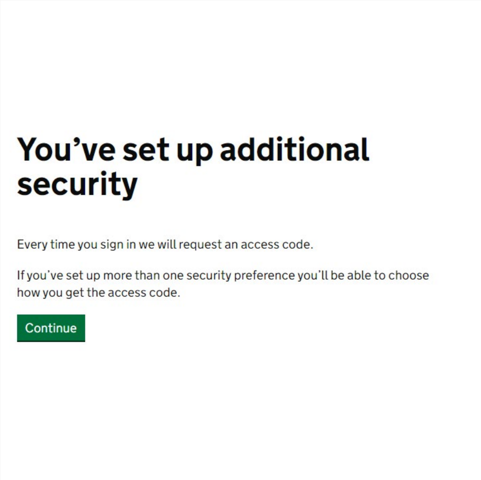


- A security code will be sent via text message to the number provided.
- Enter the security code here.
- Press 'Continue'.

If you do not receive the code, select 'try another option' and follow the instructions.

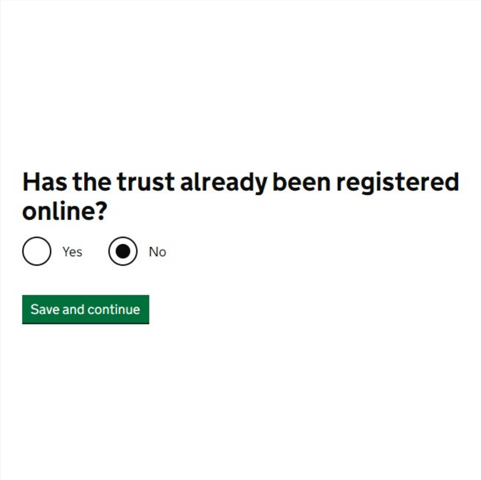
Part A – Create a Government Gateway ID for your trust

Step 12



- Read this message and take note.
- Press 'Continue'.

Step 13

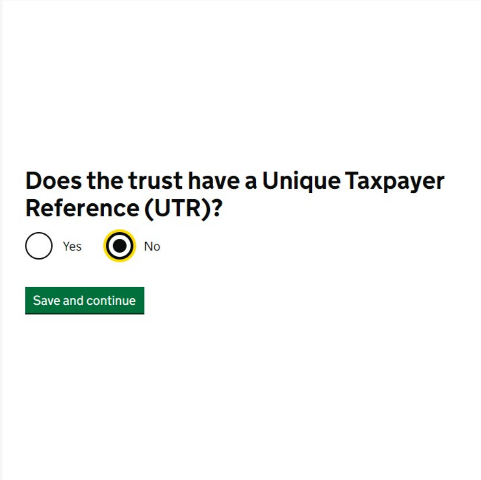


- Select 'No'.
- Press 'Save and continue'.

If the trust has already been registered online you should select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

A trust may have already registered if it has had a tax liability on or after 6 April 2017.

Step 14

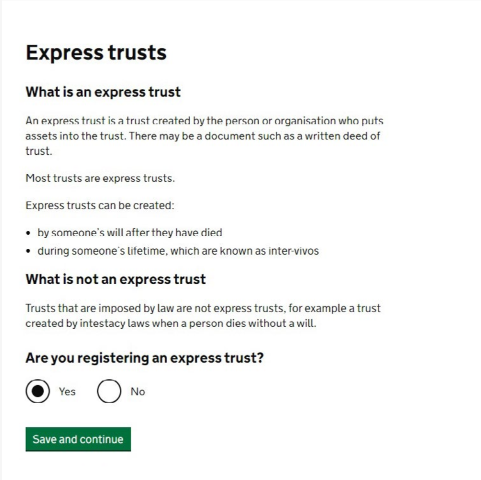


- Select 'No'.
- Press 'Save and continue'.

If the trust already has a UTR select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

A trust will have a UTR if it has previously had a tax liability.

Step 15



- Select 'Yes'.
- Press 'Save and continue'.

See the definition of express trust on page 2 of this guide.

If the trust is not an express trust select 'No'; However, this may present additional steps which are outside the scope of this guide.

Part A – Create a Government Gateway ID for your trust

Step 16

Does the trust have any tax liability from 6 April 2026 to 5 April 2027?

Yes No

Save and continue

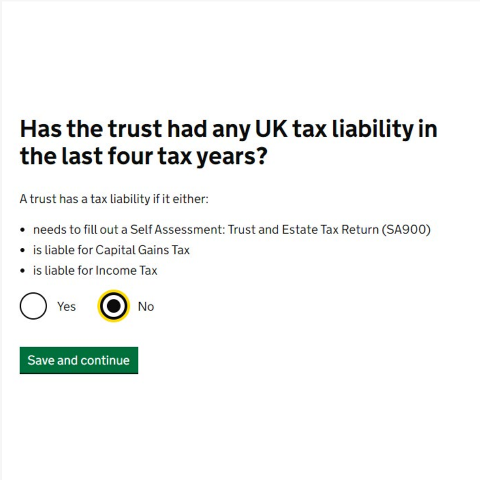
- Select 'No'.
- Press 'Save and continue'.

See the definition of tax liability on page 2 of this guide.

If the trust has a tax liability you should select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

The image above is for illustration purposes only. The dates may differ during registration.

Step 17



Has the trust had any UK tax liability in the last four tax years?

A trust has a tax liability if it either:

- needs to fill out a Self Assessment: Trust and Estate Tax Return (SA900)
- is liable for Capital Gains Tax
- is liable for Income Tax

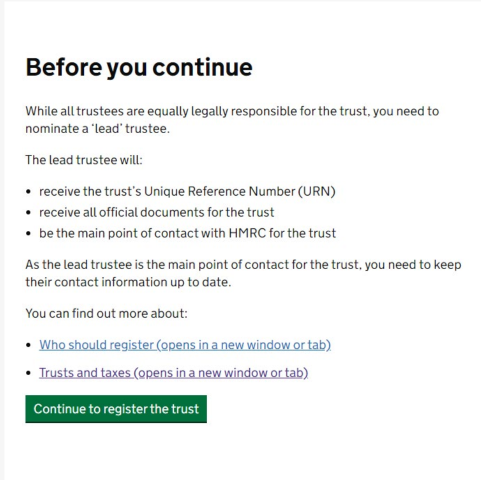
Yes No

Save and continue

- Select 'No'.
- Press 'Save and continue'.

If the trust has had a tax liability in the past four tax years you should select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

Step 18



Before you continue

While all trustees are equally legally responsible for the trust, you need to nominate a 'lead' trustee.

The lead trustee will:

- receive the trust's Unique Reference Number (URN)
- receive all official documents for the trust
- be the main point of contact with HMRC for the trust

As the lead trustee is the main point of contact for the trust, you need to keep their contact information up to date.

You can find out more about:

- Who should register (opens in a new window or tab)
- Trusts and taxes (opens in a new window or tab)

Continue to register the trust

- Read this message and take note.
- Press 'Continue to register the trust'.

Part B – Enter trust details

Registration progress

You can save your registration and come back later. You have 28 days from the first time you save to complete this registration or your information will be deleted.

Saved until

15 August 2022

Sections to be completed

Trust details	NOT STARTED
Settlors	NOT STARTED
Trustees	NOT STARTED
Beneficiaries	NOT STARTED

Additional sections to be completed

Company ownership or controlling interest	NOT STARTED
Protectors	NOT STARTED
Other individuals	NOT STARTED

- You're now presented with the registration progress screen.
- This screen shows the sections to be completed.
- You have 28 days to complete all sections, otherwise you will need to start this part again.
- Select the required section and enter details as prompted.
- A list of the details required is given in the table opposite.
- Once completed, you'll be given the option to Press “Continue' to declaration'.

Details required

Section	*Information required*
Trust Details	- Trust name - Trust creation date - Has the trust acquired land or property in the UK since 6 October 2020? - Is the trust registered in any other countries within the EEA (European Economic Area)? - Are all the trustees based in the UK? - Does the trust have a business relationship in the UK?
Settlors **Trustees** **Protectors** **Other individuals**	- Name - Date of birth - Date of death (where applicable) - Country of nationality - Country of residence - Mental capacity of the settlor (where applicable) - Address (Trustee only) - Email address (lead trustee only) - Phone number (lead trustee only) - National Insurance Number (lead trustee only)
Beneficiaries	**Known individuals** - Name - Date of birth - Country of nationality - Country of residence - Mental capacity Enter these details for any beneficiary that is known to the trustees - even if they're not named in the trust deed. For example, the trust deed lists ‘grandchildren of the settlor' as beneficiaries. The trustees know the settlor has 4 grandchildren. The trustees should list each on the register as a known individual. **Classes** - You need to give a short description for each class. For example, ‘descendants of the settlor'
Company ownership or controlling interest	Confirm if the trust owns a controlling interest in a non – European Economic Area. If it does, provide the following: - Name of the company - Address of the company - Which laws govern the company - The start date of the trust's ownership

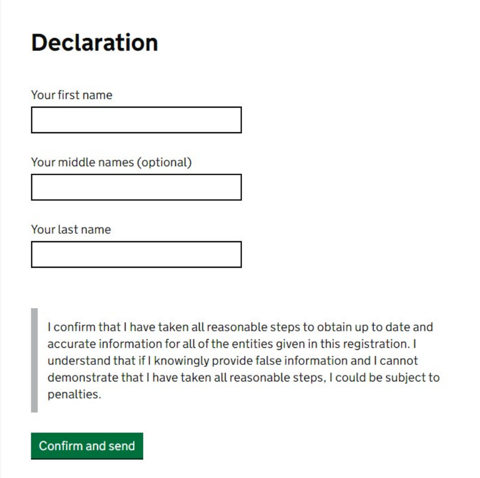
Part C – Declarations

Step 1

Continue to declaration

- Once all sections are completed, you'll be given this option.

Step 2



Declaration

Your first name

Your middle names (optional)

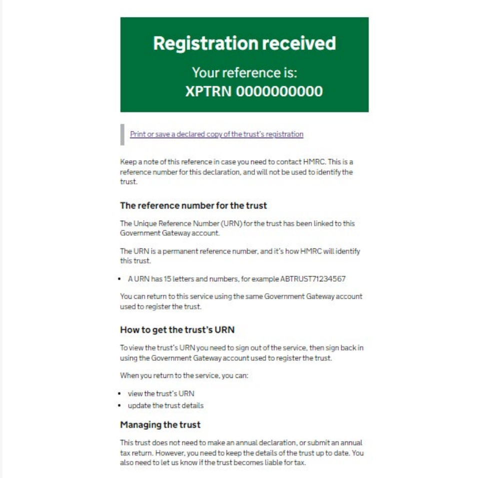
Your last name

I confirm that I have taken all reasonable steps to obtain up to date and accurate information for all of the entities given in this registration. I understand that if I knowingly provide false information and I cannot demonstrate that I have taken all reasonable steps, I could be subject to penalties.

Confirm and send

- Read the declaration.
- Enter your first, middle (optional) and last name.
- Press 'Confirm and send'.

Step 3



Registration received

Your reference is:
XPTRN 0000000000

Print or save a declared copy of the trust's registration

Keep a note of this reference in case you need to contact HMRC. This is a reference number for this declaration, and will not be used to identify the trust.

The reference number for the trust

The Unique Reference Number (URN) for the trust has been linked to this Government Gateway account.

The URN is a permanent reference number, and it's how HMRC will identify this trust.

- A URN has 15 letters and numbers, for example ABTRUST71234567

You can return to this service using the same Government Gateway account used to register the trust.

How to get the trust's URN

To view the trust's URN you need to sign out of the service, then sign back in using the Government Gateway account used to register the trust.

When you return to the service, you can:

- view the trust's URN
- update the trust details

Managing the trust

This trust does not need to make an annual declaration, or submit an annual tax return. However, you need to keep the details of the trust up to date. You also need to let us know if the trust becomes liable for tax.

- Your trust is now registered!
- Read the information on this page carefully.
- Take note of this reference number. You can use it to contact HMRC about your registration.
- The trust will also be given a 15 digit Unique Reference Number (URN). You can get the URN by following Part D of this guide. ***It is this number you will need to identify the trust in the future.***
- [Optional] Press 'Print or save a declared copy of the trust's registration' and save/print a copy of the information entered into the register.

Please note: The 'declared copy' available to print at this step cannot be accepted as proof that the trust has been registered.

Please follow the steps in part D of this guide to obtain HMRC's official proof of registration document. If you need assistance accessing the document contact HMRC on 0300 123 1072.

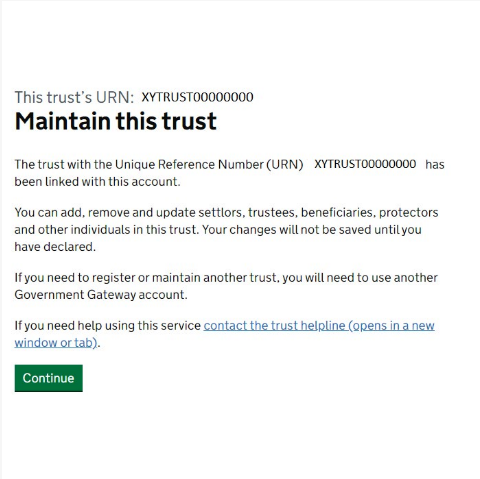
Part D – Proof of registration

The ‘Proof of Registration’ document serves as evidence that the trust has been registered. You must send the document to Quilter within 90 days of the trust’s declaration date.
Failure to do so may result in a £5,000 fine from HMRC.
An evidence of registration document can be obtained by logging back into the TRS using the Government Gateway ID created in Part A of this guide.

Step 1

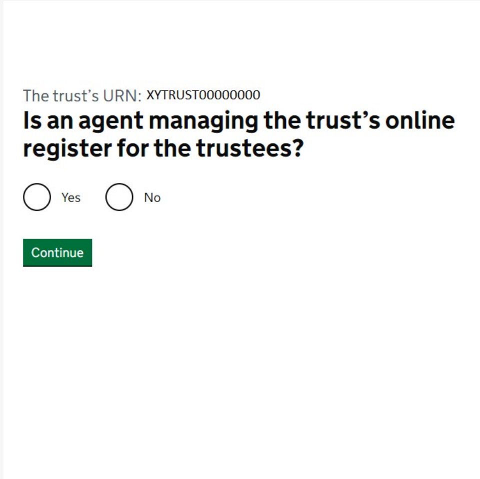
- Visit: ***https://www.tax.service.gov.uk/maintain-a-trust/maintain-this-trust***
- Enter the Government Gateway ID for the trust.
- Enter the password.
- You may be prompted to answer security questions about the trust as well as verification by the security method chosen in Part A of this guide. Follow the on-screen prompts to complete the login process.

Step 2



- Read the information displayed.
- Take note of the URN, and keep this with the trust’s records.
- Press ‘Continue’.

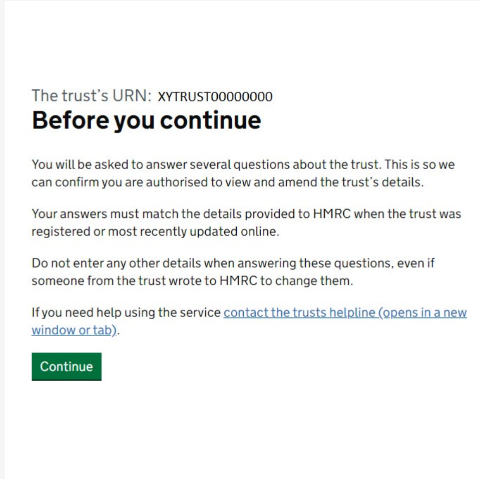
Step 3



- An agent is a person or entity which you have instructed to manage the trust’s registration on your behalf, such as an accountant.

  If you have an agent, refer to them for further instructions. Otherwise,
- Select ‘No’.
- Press ‘Continue’.

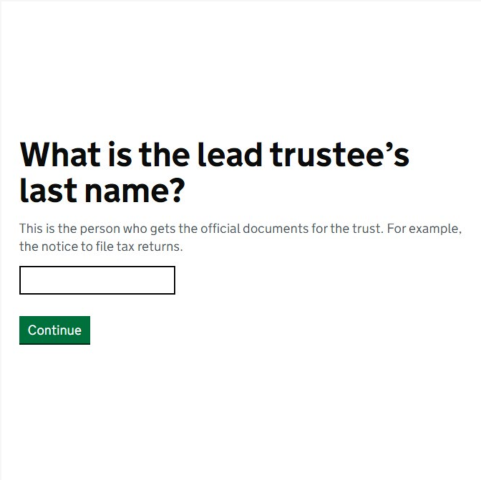
Step 4



- Read the information displayed.
- Press ‘Continue’.

Part D – Proof of registration

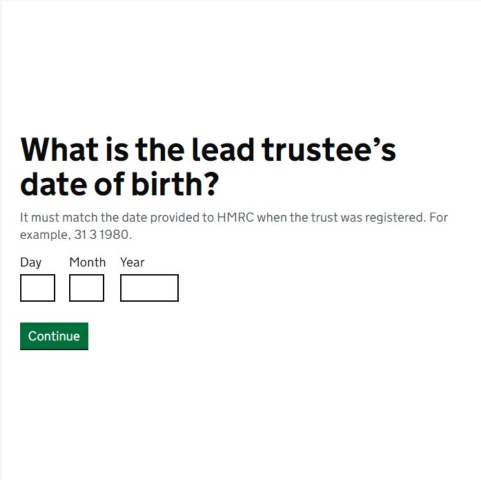
Step 5



- Enter the lead trustee's last name.
- Press 'Continue'.

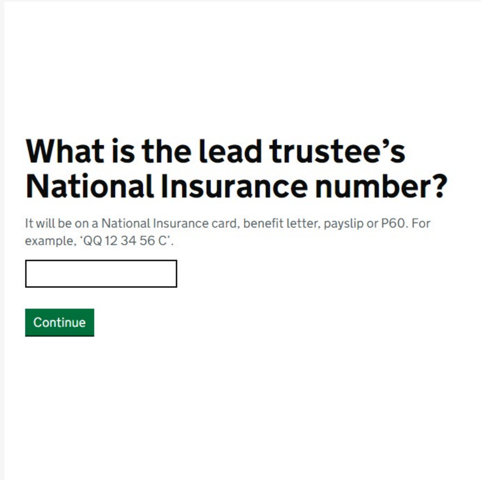
The lead trustee is the trustee which registered the trust.

Step 6



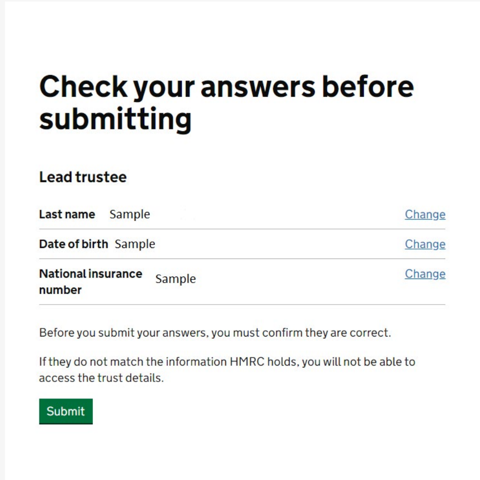
- Enter the lead trustee's date of birth.
- Press 'Continue'.

Step 7



- Enter the lead trustee's National Insurance number.
- Press 'Continue'.

Step 8



- Review the summary.
- Change if required.
- Press 'Submit'.

Part D – Proof of registration

Step 9

Enter the details of a person associated with this trust

This cannot be the lead trustee.

First name

Last name

Date of birth

It must match the date provided to HMRC when the trust was registered.

Day Month Year

Continue

- Enter the first name, last name and date of birth of another person associated with the trust (such as a trustee or beneficiary).
- Press 'Continue'.

Step 10

Check your answers before submitting

Lead trustee

Last name	Change
Date of birth	Change
National insurance number	Change

Person associated with the trust

First name	Change
Last name	Change
Date of birth	Change

Before you submit your answers, you must confirm they are correct.

If they do not match the information HMRC holds, you will not be able to access the trust details.

Submit

- Review the summary.
- Change if required.
- Press 'Submit'.

Step 11

The trust's URN: XYTRUST 00000000

You have successfully answered the trust's security questions

You are now able to change the information HMRC holds about the settlors, trustees and beneficiaries.

If the trust has a tax liability, you need to declare every year through this service and Self Assessment for Trusts that the information we have is up to date.

If you need help using the service contact the trusts helpline (opens in a new window or tab).

Continue

- Read the information.
- Press 'Continue'.

Step 12

This trust's URN: XYTRUST00000000

Maintaining this trust

Updating the trust's details and making a declaration

This service will allow you to make changes to the trust details.

Once you have made changes, you need to:

- submit any updates to us, so we can update the trust's record
- declare that the information we have about the trust is accurate and up to date

! If you do not submit the changes and declare that the information is up to date then the changes to the trust will not be saved.

You can return to the service and update the trust's details at any time.

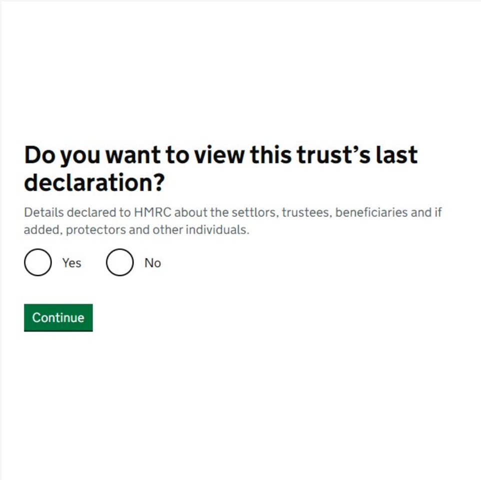
You can print a copy of your draft answers as well as a copy of the declaration.

Start maintaining this trust

- Read the information.
- Press 'Start maintaining the trust'.

Part D – Proof of registration

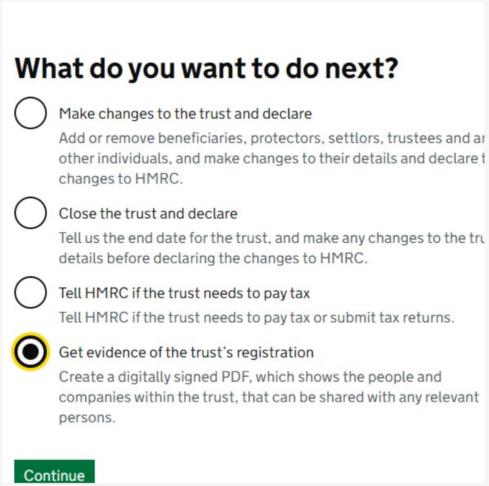
Step 13


Do you want to view this trust's last declaration?
Details declared to HMRC about the settlors, trustees, beneficiaries and if added, protectors and other individuals.
Yes No
Continue

- Select 'No'.
- Press 'Continue'.

If you would like to view the previous declaration select 'Yes'. *However, this may present additional steps which are outside the scope of this guide.*

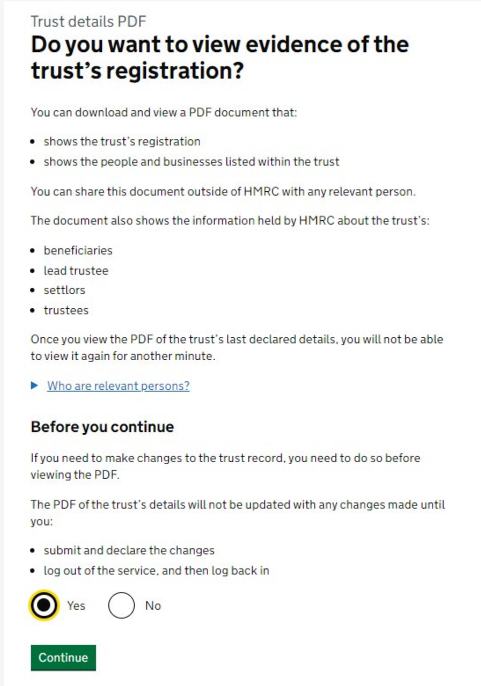
Step 14


What do you want to do next?
Make changes to the trust and declare
Add or remove beneficiaries, protectors, settlors, trustees and ar other individuals, and make changes to their details and declare t changes to HMRC.
Close the trust and declare
Tell us the end date for the trust, and make any changes to the tru details before declaring the changes to HMRC.
Tell HMRC if the trust needs to pay tax
Tell HMRC if the trust needs to pay tax or submit tax returns.
Get evidence of the trust's registration
Create a digitally signed PDF, which shows the people and companies within the trust, that can be shared with any relevant persons.
Continue

- Select 'Get proof of the trust's registration'.
- Press 'Continue'.

You can use this screen to make changes to the trust. However, this may present additional steps which are outside the scope of this guide.

Step 15


Trust details PDF
Do you want to view evidence of the trust's registration?
You can download and view a PDF document that:
- shows the trust's registration
- shows the people and businesses listed within the trust

You can share this document outside of HMRC with any relevant person.
The document also shows the information held by HMRC about the trust's:
- beneficiaries
- lead trustee
- settlors
- trustees

Once you view the PDF of the trust's last declared details, you will not be able to view it again for another minute.
Who are relevant persons?
Before you continue
If you need to make changes to the trust record, you need to do so before viewing the PDF.
The PDF of the trust's details will not be updated with any changes made until you:
- submit and declare the changes
- log out of the service, and then log back in

Yes No
Continue

- Select 'Yes'.
- Press 'Continue'.

This action will download a PDF document which contains the evidence of registration. Follow the on-screen instructions to save / print this document.

Section 2 – Automatic Exchange of Information (AEOI) Trust Registration

This section of the guide aims to support trustees with the process of registering a trust with HM Revenue and Customs' (HMRC) AEOI. Not all trusts are required to register under the AEOI regulations.

Introduction

What are the AEOI regulations?

AEOI is a set of international tax reporting rules. The rules allow HMRC and overseas tax authorities to exchange information about financial arrangements, including some trusts, to help ensure tax (where due) is paid in the relevant country.

Does my trust need to register for AEOI?

A trust may need to register if it is treated as being professionally managed. This will commonly be the case where a professional trustee company acts as trustee; or the trustees have appointed a discretionary fund manager (DFM) to manage trust assets.

Where a professional trustee company acts as trustee

- The professional trustee is responsible for the trust's AEOI registration and any ongoing reporting obligations.

Where a discretionary fund manager is appointed (including Welath Select Managed Portfolio Service)

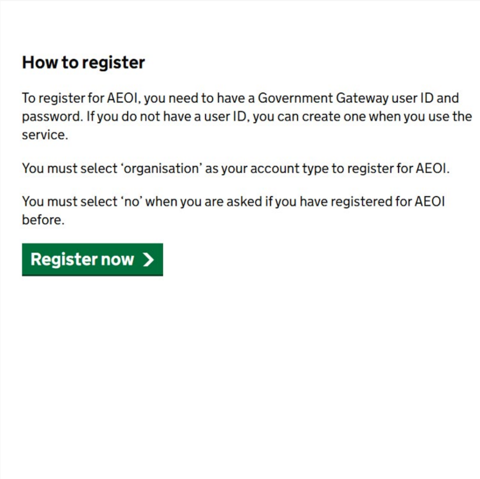
The trustees should register the trust using the steps in this guide if both the following apply:

- the trust holds investments in a general investment account (for example, Quilter's Collective Investment Account (CIA)) that are managed by a DFM; and
- none of the trustees is a company providing professional trustee services.

If you are unsure whether AEOI registration is required, you should seek professional advice before proceeding.

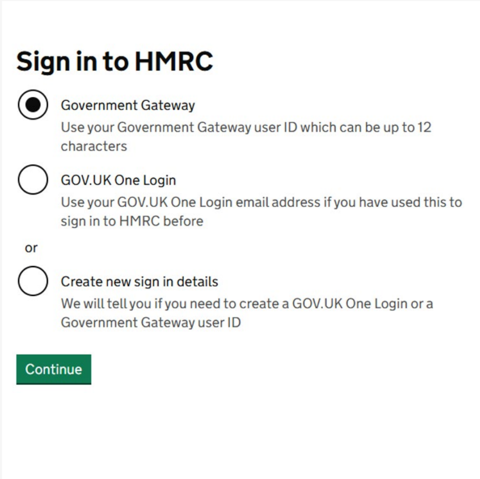
Part A – Accessing the AEOI registration service

Step 1



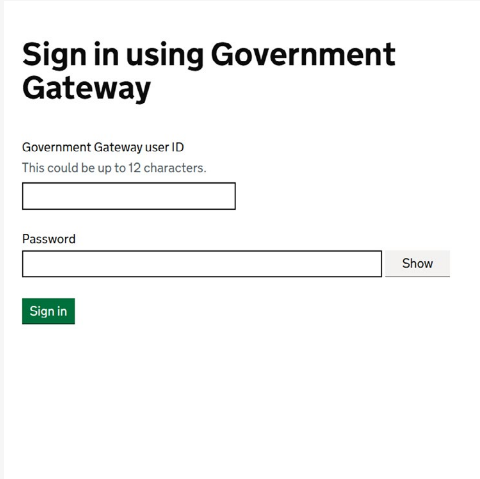
- Visit – gov.uk and search 'AEOI registration'.
- Or use this link: ***https://www.gov.uk/guidance/register-for-automatic-exchange-of-information***
- Review the information on this page and press 'Register now'.

Step 2



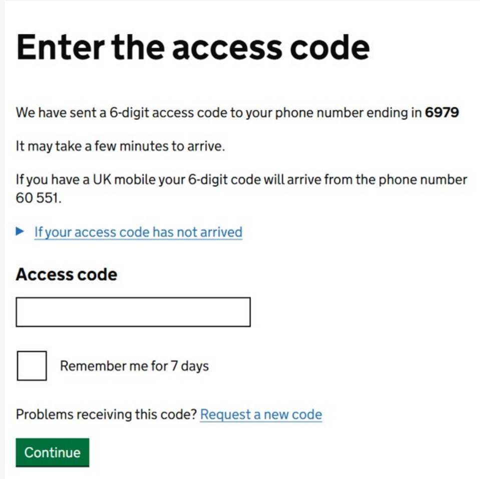
- Select 'Government Gateway'.
- Press 'Continue'.

Step 3



- Enter the trust's government gateway ID and Password.
- This is the same government gateway ID and password created whilst following the steps in section 1 of this guide.
- Press 'Sign in'.

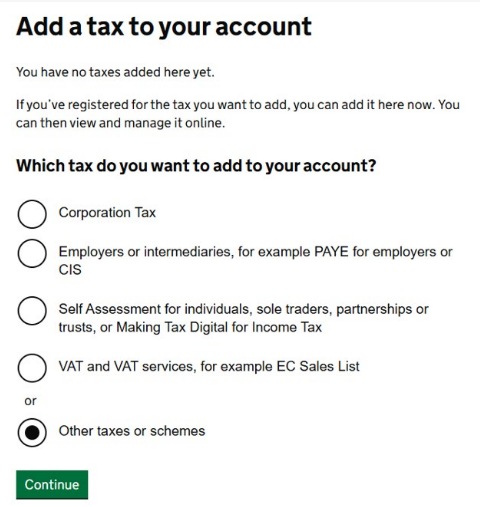
Step 4



- You'll be asked to enter the code sent to the phone number linked to your account.
- This step may differ if you chose a different verification method when creating your gateway ID in section 1.
- Proceed as prompted.

Part A – Accessing the AEOI registration service

Step 5



Add a tax to your account

You have no taxes added here yet.

If you've registered for the tax you want to add, you can add it here now. You can then view and manage it online.

Which tax do you want to add to your account?

- Corporation Tax
- Employers or intermediaries, for example PAYE for employers or CIS
- Self Assessment for individuals, sole traders, partnerships or trusts, or Making Tax Digital for Income Tax
- VAT and VAT services, for example EC Sales List

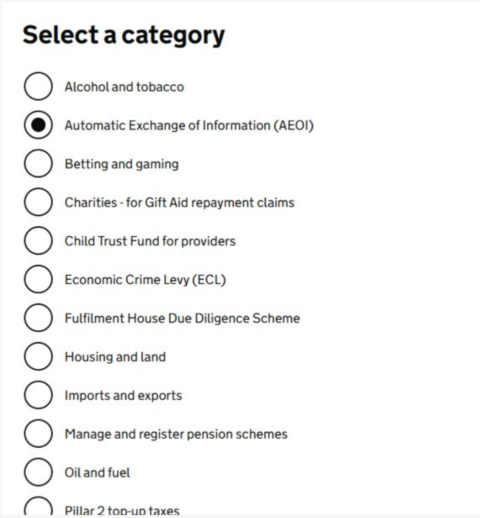
or

- Other taxes or schemes

Continue

- Select 'Other taxes or schemes'.
- Press 'Continue'.

Step 6

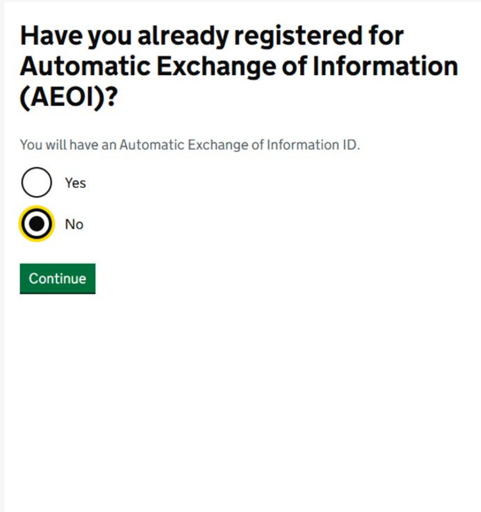


Select a category

- Alcohol and tobacco
- Automatic Exchange of Information (AEOI)
- Betting and gaming
- Charities - for Gift Aid repayment claims
- Child Trust Fund for providers
- Economic Crime Levy (ECL)
- Fulfilment House Due Diligence Scheme
- Housing and land
- Imports and exports
- Manage and register pension schemes
- Oil and fuel
- Pillar 2 top-up taxes

- Select 'Automatic Exchange of Information (AEOI)'.
- Press 'Continue'.

Step 7



Have you already registered for Automatic Exchange of Information (AEOI)?

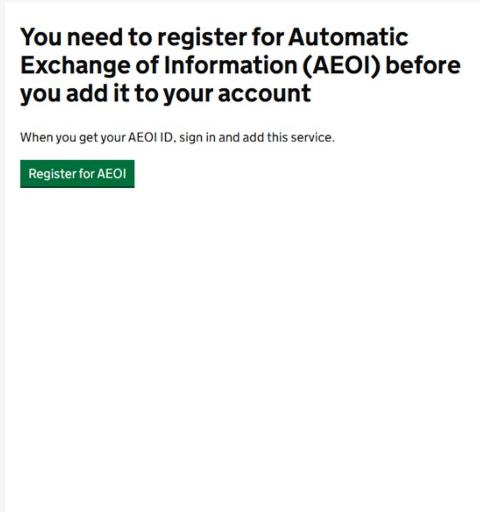
You will have an Automatic Exchange of Information ID.

- Yes
- No

Continue

- Select 'No'.
- Press 'Continue'.

Step 8



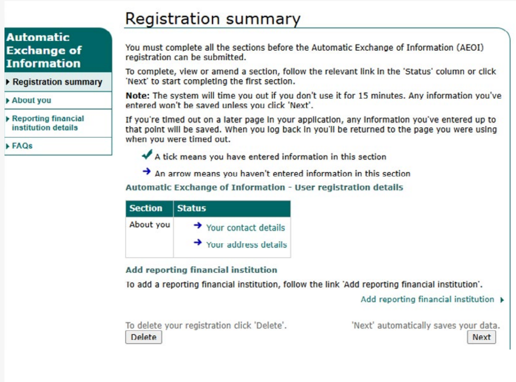
You need to register for Automatic Exchange of Information (AEOI) before you add it to your account

When you get your AEOI ID, sign in and add this service.

Register for AEOI

- Select 'Register for AEOI'.

Part B – Entering the trust details



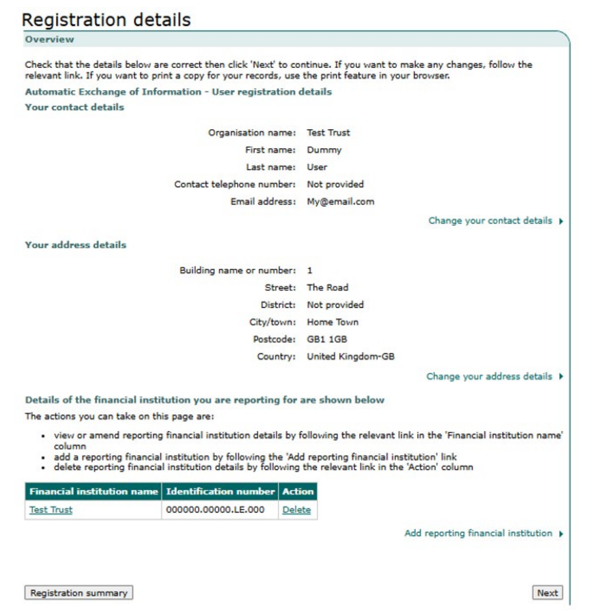
- This is the registration summary page.
- There are two parts to complete:
  - 'About you' and
  - 'Add reporting financial institution'
- After completing each of these you will return to this screen.
- Once you've returned to the main screen, press 'Next'.

Details required

Section	*Information required*
About you	**Contact details** – Organisation name - This is the name of the trust – Name, telephone and email address of the trustee completing the registration **Address** – Address details of the trustee completing the registration
Add a reporting financial institution	– Organisation name - This is the name of the trust – Name, telephone and email address of the trustee completing the registration – Global Intermediary Identification Number (GIIN). Only required where the trust is also required to register with the USA's inland revenue service (IRS) under The Foreign Account Tax Compliance Act (FATCA). If the trust does not have a GIIN enter 000000.00000.LE.000 – Enter the trusts Unique Taxpayer Reference - if it has one. A trust is given a UTR if it has declared itself a 'taxable trust' when registering with HMRC's trust registration service (see section 1 of this guide). If none, then tick 'Financial institution doesn't have a UK tax identifier' – Filer category – Only required if the trust has a Global Intermediary Identification Number (GIIN). If the trust has a GIIN, select the appropriate category. Else, leave blank.

Part C – Declaration and confirmation

Step 1



Registration details

Overview

Check that the details below are correct then click 'Next' to continue. If you want to make any changes, follow the relevant link. If you want to print a copy for your records, use the print feature in your browser.

Automatic Exchange of Information - User registration details

Your contact details

Organisation name: Test Trust
First name: Dummy
Last name: User
Contact telephone number: Not provided
Email address: My@email.com

Change your contact details

Your address details

Building name or number: 1
Street: The Road
District: Not provided
City/town: Home Town
Postcode: GB1 1GB
Country: United Kingdom-GB

Change your address details

Details of the financial institution you are reporting for are shown below

The actions you can take on this page are:

- view or amend reporting financial institution details by following the relevant link in the 'Financial institution name' column
- add a reporting financial institution by following the 'Add reporting financial institution' link
- delete reporting financial institution details by following the relevant link in the 'Action' column

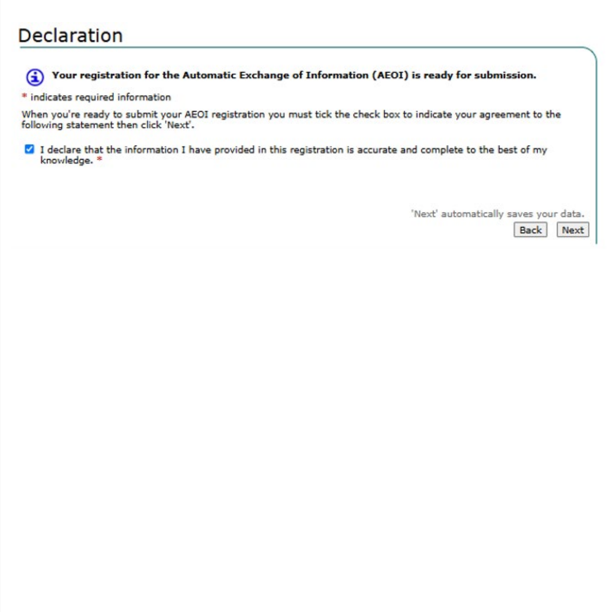
Financial institution name	Identification number	Action
Test Trust	000000.00000.LE.000	Delete

Add reporting financial institution

Registration summary | Next

- You are presented with a summary of the details entered.
- Check and make amendments if necessary.
- Press 'Next'.

Step 2



Declaration

Your registration for the Automatic Exchange of Information (AEOI) is ready for submission.

* indicates required information

When you're ready to submit your AEOI registration you must tick the check box to indicate your agreement to the following statement then click 'Next'.

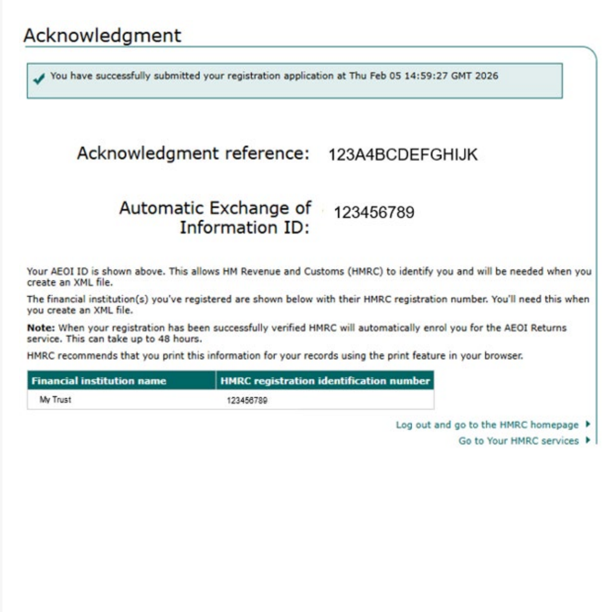
I declare that the information I have provided in this registration is accurate and complete to the best of my knowledge. *

'Next' automatically saves your data.

Back | Next

- Review the declaration.
- Tick the acknowledgement box.
- Press 'Next'.
- You may now be asked to re-enter your government gateway ID and password.

Step 3



Acknowledgment

You have successfully submitted your registration application at Thu Feb 05 14:59:27 GMT 2026

Acknowledgment reference: 123A4BCDEFGHIJK

Automatic Exchange of Information ID: 123456789

Your AEOI ID is shown above. This allows HM Revenue and Customs (HMRC) to identify you and will be needed when you create an XML file.

The financial institution(s) you've registered are shown below with their HMRC registration number. You'll need this when you create an XML file.

Note: When your registration has been successfully verified HMRC will automatically enrol you for the AEOI Returns service. This can take up to 48 hours.

HMRC recommends that you print this information for your records using the print feature in your browser.

Financial institution name	HMRC registration identification number
My Trust	123456789

Log out and go to the HMRC homepage

Go to Your HMRC services

- Registration is complete.
- Take note of the information and retain with trustee records.

This information is based on Quilter's interpretation of the law and tax practice as at August 2026. While this interpretation is believed to be correct, Quilter can give no guarantee in this respect or that tax reliefs and the tax treatment of investment funds will remain the same in the future. The value of any tax reliefs will depend on individual financial circumstances. The value of investments can go down as well as up and investors may get back less than they invested.

Approver: Quilter August 2026
QIP 22888/206/18098